

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
	)	
Joseph M. Panigall	)	Case No. 18-24599 CMB
Sheila A. Panigall	)	
Debtors	)	Chapter 13
	)	Docket No.
Joseph M. Panigall	)	
Sheila A. Panigall	)	
Movants	)	
	)	
vs.	)	
	)	
Ronda J. Winnecour, Trustee,	)	
Respondents	)	

**CONSENT ORDER AMENDING CONFIRMATION ORDER DATED JUNE 30,  
2020**

AND NOW, come the Debtors and the Chapter 13 Standing Trustee,  
through counsel, and aver the following:

WHEREAS:

1. This case was filed on November 28, 2018;
2. The Debtors sought an order permitting post-petition vehicle financing. That order was entered on June 30, 2020 at Doc. 92.
3. Debtors were approved for financing through Clearview Federal Credit Union. The monthly payment is \$186.00 and the first payment is due by October 5, 2020. The Debtors have provided the Trustee with the account number.
4. Debtors have filed an amended plan to include the new obligation, but the confirmation hearing has not yet been scheduled.
5. Debtors are desirous of making adequate protection payments pending confirmation of the newer amended plan.
6. The Debtors' wage attachment does not need to be amended as it is adequately funded to provide for the newer amended plan figure.
7. The Trustee is expected to hold sufficient funds to make the adequate protection payments without impact on existing creditors.

IT IS AGREED AND ORDERED:

1. The June 30, 2020, order confirming Debtors' plan dated April 1, 2020, is hereby amended to include, under Part "1.H." the following: The Trustee is authorized to pay adequate protection payments to Clearview Federal Credit Union in the monthly sum of \$186.00 beginning with the

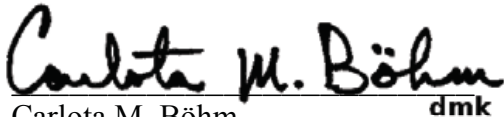
first payment due October 5, 2020 and each month thereafter until further Order of Court.

2. The Trustee is authorized to disburse this adequate protection payment in the next distribution cycle practicable and each monthly cycle thereafter pending confirmation of the pending plan.

Consented to:

/s/ Abagale Steidl  
Abagale Steidl,  
Attorney for Debtor

/s/ Kate DeSimone  
Kate DeSimone  
Attorney for Trustee

  
Carlota M. Böhm **dmk**

Chief United States Bankruptcy Court Judge

Dated: September 28, 2020

FILED  
9/28/20 3:20 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Joseph M. Panigall  
Sheila A. Panigall  
Debtor(s)

Case No. 18-24599-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 28, 2020

User: culy  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph M. Panigall, Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039
cr	+ Santander Bank, N.A., c/o Thomas A. Capehart, 33 S. Seventh Street, Allentown, PA 18101-2436
14956141	+ AES/PHEAA, Po Box 61047, Harrisburg, PA 17106-1047
14956142	+ Aes/pheaa, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14978284	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14956155	#+ Consumer Capital Advocates, 3221 NW 10th Terrace, Suite 502, Fort Lauderdale, FL 33309-5942
14956162	+ First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14956163	+ First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14956164	First Source Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
14956165	+ Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956169	+ Latrobe Federal Credit Union, 1812 Ligonier Street, Latrobe, PA 15650-2917
14956170	Ligonier Country Club, Rt 711 South, Country Club Road, Ligonier, PA 15658
14971905	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14956178	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14976738	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14956181	+ Santander Bank, 450 Penn St, Reading, PA 19602-1011
14956182	+ Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
14989949	+ Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
14989766	Wilmington Savings Fund Society d/b/a/ Christiana, C/O Select Portfolio Servicing, P.O Box 6525, Salt Lake City, UT 84165-0250

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14956144	+ Email/Text: ally@ebn.phinsolutions.com	Sep 29 2020 02:50:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14961393	Email/Text: ally@ebn.phinsolutions.com	Sep 29 2020 02:50:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14956143	+ Email/Text: ally@ebn.phinsolutions.com	Sep 29 2020 02:50:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14956145	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 29 2020 03:05:53	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14956146	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 29 2020 03:05:53	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14969568	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 29 2020 03:05:53	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14988848	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 29 2020 03:06:59	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14956148	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com		

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		Sep 29 2020 03:05:53	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14956147	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 29 2020 03:08:02	Capital One Na, Po Box 26625, Richmond, VA 23261-6625
15291681	+ Email/Text: bankruptcy@clearviewfcu.org	Sep 29 2020 02:51:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp., PA 15108-4212
14956149	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2020 02:51:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14956150	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2020 02:51:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956151	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2020 02:51:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
14956152	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2020 02:51:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14956154	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2020 02:51:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956153	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2020 02:51:00	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
14956157	+ Email/PDF: creditonebknottifications@resurgent.com	Sep 29 2020 03:05:54	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14956156	+ Email/PDF: creditonebknottifications@resurgent.com	Sep 29 2020 03:06:59	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14956161	Email/Text: bankruptcynotice@fcbanking.com	Sep 29 2020 02:50:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
14956159	+ Email/Text: bnc-bluestem@quantum3group.com	Sep 29 2020 02:51:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250
14956158	+ Email/Text: bnc-bluestem@quantum3group.com	Sep 29 2020 02:51:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14956160	+ Email/Text: bankruptcynotice@fcbanking.com	Sep 29 2020 02:50:00	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14968549	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 29 2020 02:51:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14956167	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 29 2020 02:50:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14956168	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 29 2020 02:50:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15160134	Email/PDF: resurgentbknottifications@resurgent.com	Sep 29 2020 03:05:56	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14966102	Email/PDF: resurgentbknottifications@resurgent.com	Sep 29 2020 03:05:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14956171	+ Email/PDF: resurgentbknottifications@resurgent.com	Sep 29 2020 03:05:56	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956173	+ Email/PDF: resurgentbknottifications@resurgent.com	Sep 29 2020 03:05:56	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14972583	Email/PDF: cbp@onemainfinancial.com	Sep 29 2020 03:08:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN, 47731-3251
14956176	+ Email/PDF: cbp@onemainfinancial.com	Sep 29 2020 03:05:51	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14956175	+ Email/PDF: cbp@onemainfinancial.com	Sep 29 2020 03:05:52	OneMain Financial, Po Box 1010, Evansville, IN

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14956179	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2020 03:07:00	47706-1010 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14985934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2020 03:05:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14957422	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2020 03:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14956177	Email/PDF: gecsedl@recoverycorp.com Sep 29 2020 03:08:01	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
14956180	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2020 03:08:03	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14967519	+ Email/Text: JCAP_BNC_Notices@jcap.com Sep 29 2020 02:51:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14985616	Email/Text: bnc-quantum@quantum3group.com Sep 29 2020 02:51:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14985615	Email/Text: bnc-quantum@quantum3group.com Sep 29 2020 02:51:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14990591	+ Email/Text: bncmail@w-legal.com Sep 29 2020 02:51:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14956184	+ Email/Text: jennifer.chacon@spservicing.com Sep 29 2020 02:52:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14956183	+ Email/Text: jennifer.chacon@spservicing.com Sep 29 2020 02:52:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14956186	+ Email/PDF: gecsedl@recoverycorp.com Sep 29 2020 03:05:52	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14956185	+ Email/PDF: gecsedl@recoverycorp.com Sep 29 2020 03:06:57	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14983968	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 29 2020 03:05:56	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14956187	Email/Text: bankruptcy@firstenergycorp.com Sep 29 2020 02:51:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
14986301	+ Email/Text: bankruptcy@firstenergycorp.com Sep 29 2020 02:51:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
14989768	Email/Text: jennifer.chacon@spservicing.com Sep 29 2020 02:52:00	Wilminington Savings Fund, et. al, C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OneMain Financial
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14956166	*+	Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956172	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956174	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

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jdb \*+ Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039

TOTAL: 2 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Abagale E. Steidl	on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Abagale E. Steidl	on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter E. Meltzer	on behalf of Creditor OneMain Financial bankruptcy@wglaw.com ibernatski@wglaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
Thomas A. Capehart	on behalf of Creditor Santander Bank N.A. jkacsur@grossmcginley.com, ehutchinson@grossmcginley.com

TOTAL: 8